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[Home](#) > Mortgage Modification Mediation (MMM) Program

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The Mortgage Modification Mediation Program ("MMM Program") is established under General Order 29. This program is designed to function as a forum for individual debtors to explore mortgage modification options with their lenders for real property in which they have an interest or are obligated on the promissory note or mortgage. The goal of the MMM Program is to facilitate communication and exchange of information in a confidential setting and encourage the parties to finalize a feasible and beneficial agreement under the supervision of the United States Bankruptcy Court for the Northern District of California. Options available under the MMM Program include modification of a mortgage or surrender of real property owned by an individual debtor.

#### Approved MMM Vendors and Portals

[Default Mitigation Management \(DMM\), LLC](#) Phone: 800-481-1013

#### MMM Resources

[General Order 29](#)

[MMM Program Procedures](#)

[MMM Program Forms](#)

[MMM Program CM/ECF Event Codes](#)

#### MMM Mediators

[Mediator Registry](#)

[Forms for Mediators](#)

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